

Ex 3

when we applied for chips we were denied because we made \$24.00 to much. we were then told that in order to keep any of our benefits we had to put the kids on insurance that was offered at work. at that time we had only dental and vision for Robert and I. well we went from paying \$20. per month. to \$100. a month + the first \$1500. <sup>per person</sup> the department of human services said that was affordable. we were told that all we needed to do was send in copies of all our payments and we would be re-embursed at the end of each month. they failed to give an address to send the information to. our case worker never got a hold of us. we called the phone # on the paperwork and they said we had to ask the case worker. then we recieved a letter stating that we were no longer eligide for re-embursment due to paper work not being there on time. so now we pay \$200. a month + any time we take the kids to the doctor. which is frequently (we have a daughter with Asthma). This money is taken out with the taxes. we are also on Section 8 housing and foodstamps. Both

of those programs are based on gross monthly income. so after paying insurance we are pushing the money pretty thin to make it. its very hard. we only take the kinds to the dealer and deny ourselves the opportunity to go.

Holly Rowik

Holly Rowik 1/10/07

I am submitting written testimony for parents who could not be here today

Thank you

To Whom it may Concern,

1/9/07

I am writing in regards to being denied CHIPS for my children in Sept 2005.

I was a manager at a Casino and had sufficient income from the eyes of the government. I am a single mother of 2 children under the age of 5. My gross income was roughly \$2100<sup>00</sup> a month. No one takes into consideration of monthly expenses. Example:

Rent: 640<sup>00</sup> / mo

Gas: 150<sup>00</sup> / mo

Electricity: 150<sup>00</sup> / mo

Water: 100<sup>00</sup> / mo

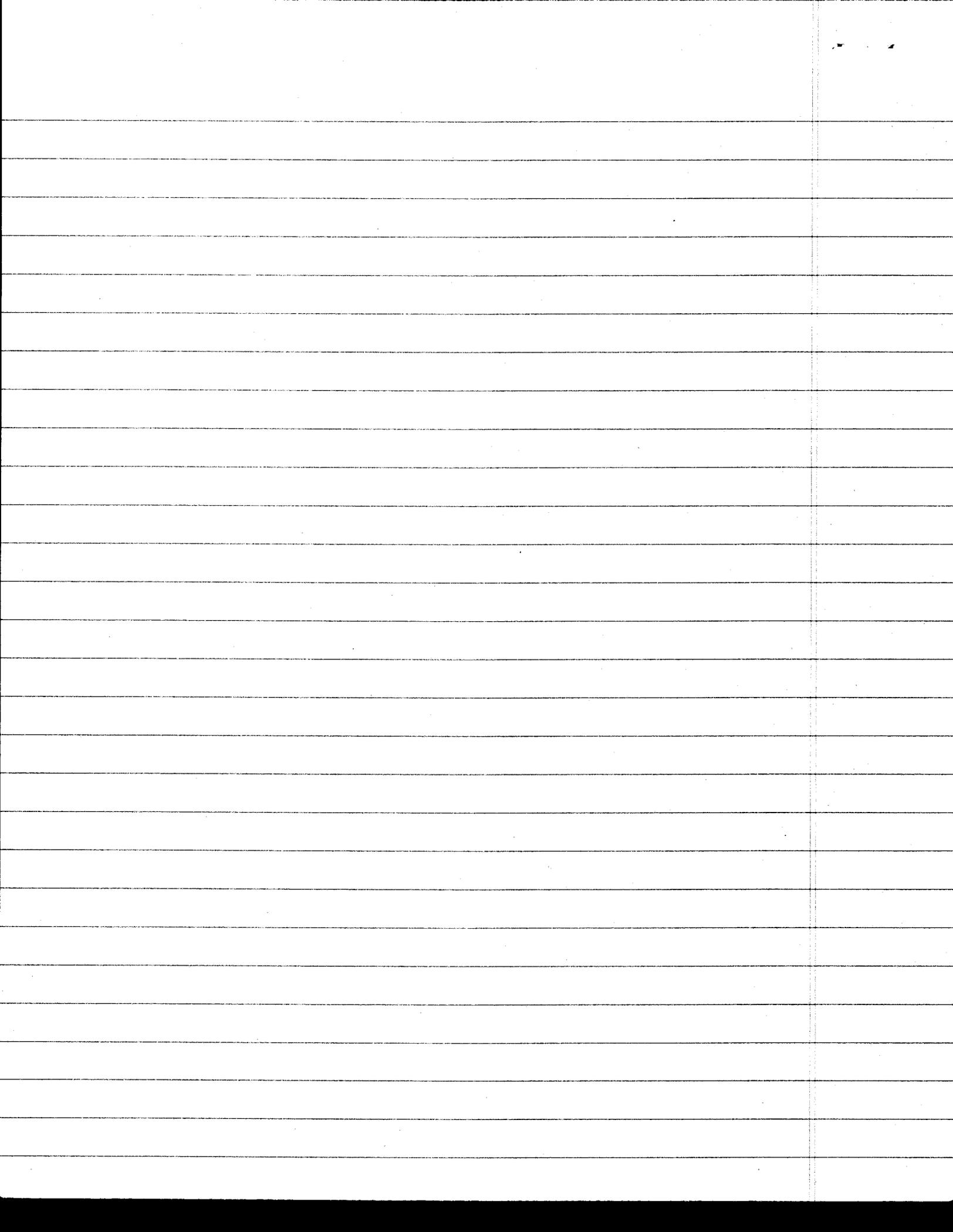
Daycare: 150<sup>00</sup> / weekly

Gasoline for auto: 80<sup>00</sup> / mo

Taxes taken out a month were roughly \$20<sup>00</sup> a month. Notice this doesn't include food, clothing, diapers, etc... If you do the math that left me about 40<sup>00</sup> a month for the "etc...".

I didn't qualify for food stamps or Medicaid or low income housing. The government doesn't take deductions into consideration unless the gross qualifies first.

Medical insurance was offered at my job for 340<sup>00</sup> a month - Well we already figured out that wasn't possible.

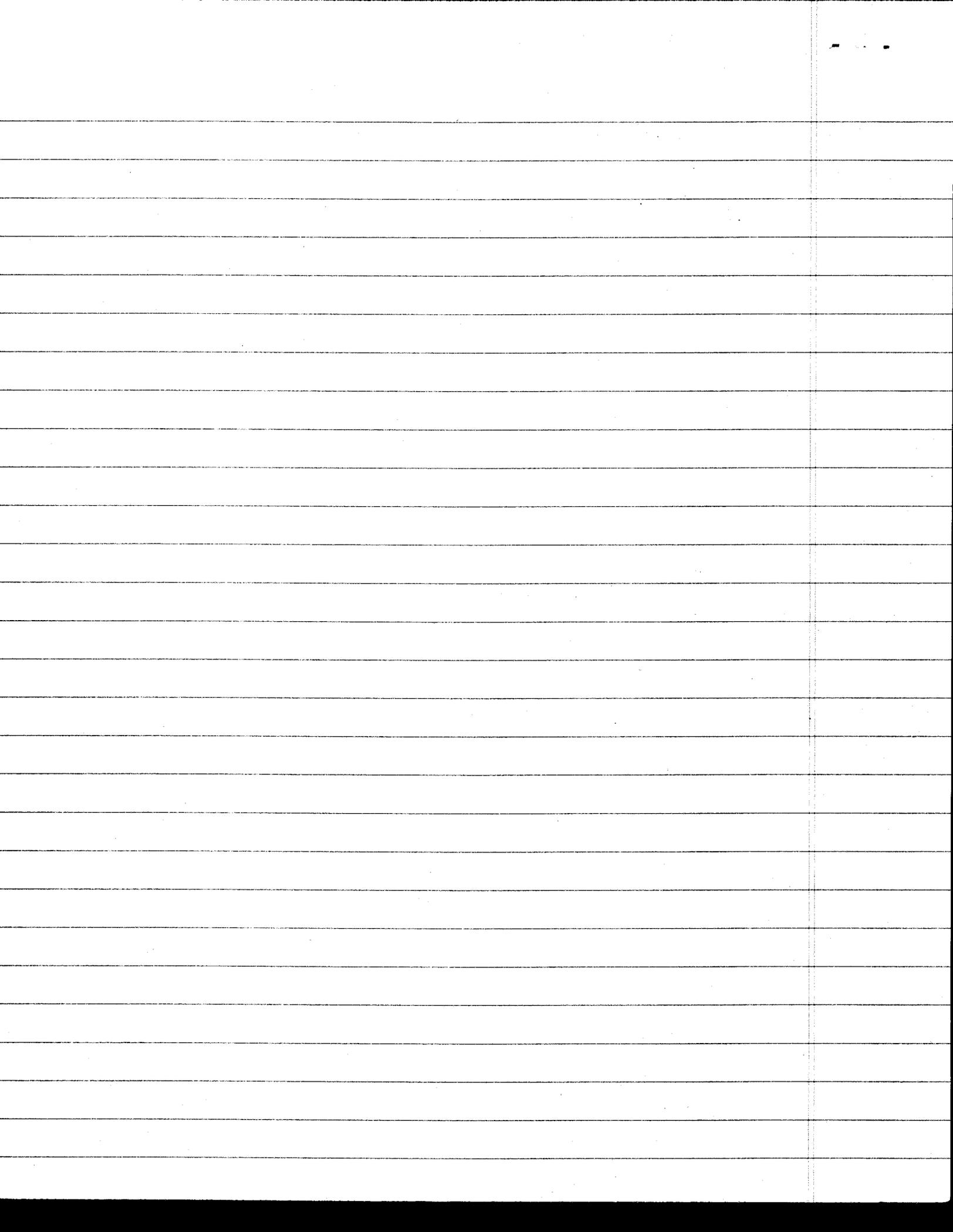


I could've provided proof of the bills that were a necessity to have. I don't live a life of luxury or even stability because of the wages verses the cost of living in Montana.

I wish they would look at the WHOLE picture instead of a piece of the pie.

If you have any questions please feel free to contact me 231-0776

KERI A SPIEWAK  
Keri A Spiewak



Our newborn son was denied medical insurance through CHIPS. It was not because we earned too much money. It was because we were a home to three foster children. We receive money from the state to help defray the costs of caring for foster children. This money is legally a reimbursement for incurred expenses and is not taxable income. Yet the CHIPS program used it as an income source when we applied for coverage. As a result, my family's income barely exceeded the maximum allowance. Essentially, our son was denied coverage through the state insurance program because we have volunteered to be resource parents through the state foster care program.

William & Resa Aldridge

Submitted 1/9/07

Jinda Daggett

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